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ABSTRACT

The number of Americans between the ages fifty-five and seventy-four will significantly increase during the next few decades. Within this group is the fastest growing poverty group in the country. For them the right to work is basic to the right to survive. Studies have shown that older workers are able to produce work which is, in quality and quantity, equal to that of younger workers, thus dispelling some of the myths associated with aging. One important study was conducted by Lou Harris and is entitled "The Myth and Reality of Aging in America." Various titles of CETA (Comprehensive Employment and Training Act) could conceivably encompass older adult employment programs. At present funds for such programs are supplied by Title IX of the Older Americans Act, which provides for and promotes part-time employment in community service jobs for economically disadvantaged persons fifty-five years old or older. To protect persons up to age sixty-five from widespread age discrimination in the job market, the federal government enacted the Age Discrimination in Employment Act. Another option for providing employment to the older worker is career retraining. Since age is not an accurate indicator of ability, the policy of mandatory retirement should be re-examined by employers. Likewise, the federal government should re-examine the Social Security system which limits the earnings of older workers. (ELG)

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THE OLDER WORKER:

A Case in Study

Ilene Changar-Shaw

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THE OLDER WORKER: A CASE IN STUDY

I. Introduction

"In 1975, the twenty to twenty-nine-year-old population, a major source of new supporting workers, was about 36 million, or 2 million greater than the fifty-five to seventy-four age group. But by 2010 these two groups will have switched places in size."[1] These demographic projections will most certainly have their impact on today's young work force. Three out of four of today's young adults are expected to be alive by the end of the 21st Century's first decade. Between 1960 and 1970, the number of persons in the United States over 65 years of age increased by about 25%, from 16.7 million to 20.7 million, nearly 10% of the total population. It is usually the case that new political forces are produced by basic changes in economic and social life. The emergence of the elderly as an important social indicator for policymaking is no exception. "There is a movement building with regard to age, parallel to race and sex in employment," says Harold L. Sheppard, labor specialist for the American Institute for Research. Dr. Robert N. Butler, M.D., director of the National Institute on Aging, has populatized the term "agism" as a parallel to the negative terms racism and sexism. But the effort to liberate older

Americans - and that includes those over the age of forty as well, where experts say wholesale discrimination in job training and advancement begins - has yet to acquire a positive identity as implied in terms like "the civil rights movement" or "the women's liberation movement." (See Table 1 on next page)

To further emphasize the need for choices and alternatives in employment for older adults, one need only analyze the dry statistics relative to poverty. Up to one-fifth of our nation's population are poor. Of that number, one-fifth of the poor are citizens over 65 years of age. The elderly are not only the fastest growing poverty group in the United States, they are the least visible. "This is new poverty transmitted from generation to generation within the same family."[2] Serious disease, or the sheer cutback of income in retirement, often create instant poverty where none existed.

The right to work is basic to the right to survive. Some 44 percent of the United States workers are not covered by private pensions which help to make early retirement possible.

Table 1. Illustrative projections of total population and total labor force, by age and sex, 1960 to 2040

	1960	1970	Series B (3-child norm)				Series E (2-child norm)			
	Actual	Actual	1980	2000	2020	2040	1980	2000	2020	2040
POPULATION[1]										
Numbers in thousands:										
Total, all ages	180,525	205,397	236,797	320,720	440,753	598,179	225,510	266,281	299,177	317,382
Male	89,281	100,757	115,941	158,051	218,103	297,002	110,178	130,253	146,784	154,716
Female	91,244	104,645	120,856	162,729	222,150	301,177	115,332	136,028	152,893	162,666
Percent distribution:										
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under 16 years	32.9	30.7	29.4	31.4	32.1	32.1	25.9	24.2	22.5	22.0
16 to 24 years	12.2	15.7	16.0	15.6	14.6	14.7	16.8	13.6	12.2	12.2
25 to 54 years	37.6	34.9	35.7	36.9	35.7	36.4	37.5	42.9	39.4	39.3
55 years and over	17.4	18.7	18.9	16.1	17.6	16.8	19.8	19.4	25.9	26.6
TOTAL LABOR FORCE[2]										
Number in thousands:										
Total, 16 and over	72,104	85,903	101,096	136,422	185,814	255,317	102,818	126,660	141,138	147,724
Male	48,933	54,343	63,574	84,249	114,183	155,367	63,574	77,388	85,576	89,182
Female	23,171	31,560	37,522	52,173	71,631	98,945	39,244	49,272	55,562	58,542
Percent distribution:										
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
16 to 24 years	17.6	23.2	22.8	22.2	20.9	20.9	22.9	17.7	16.0	16.2
25 to 54 years	64.6	59.9	61.0	65.0	64.1	64.8	61.2	68.5	64.2	65.1
55 years and over	17.7	16.9	16.2	12.8	15.1	14.4	15.9	13.8	19.8	18.7
NOT IN LABOR FORCE										
Numbers in thousands:										
Total, all ages	108,421	119,494	135,701	184,358	254,439	342,862	122,692	139,621	158,039	169,658
Male	40,348	46,409	52,367	73,802	103,920	143,635	46,604	52,865	60,708	65,534
Female	68,073	73,085	83,334	110,556	150,519	202,232	76,088	86,756	97,331	104,124
Percent distribution:										
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under 5 years	18.5	14.8	19.2	18.3	18.6	19.0	15.6	14.1	13.3	12.9
5 to 15 years	36.3	37.9	32.1	36.4	37.0	37.0	32.0	32.0	29.3	28.1
16 to 64 years	33.9	33.4	33.8	31.5	30.5	30.6	36.0	35.6	34.9	33.4
65 years and over	11.4	13.9	14.9	13.9	13.9	13.4	16.4	18.3	22.5	25.5
Dependency ratio[3]	1.50	1.39	1.34	1.35	1.37	1.34	1.19	1.10	1.12	1.15

[1] Data relate to total population, including Armed Forces abroad, as of July 1 of the specified year. Estimates for 1960 and 1970 are current estimates as of these dates. Projected data were prepared by the Bureau of the Census for the Commission on Population Growth and the American Future, and are consistent with the projections published in Current Population Reports, Series P-25, No. 448.

[2] Data include Armed Forces, and are annual averages for the specified years. Data for 1960 and 1970 are estimates based on then current population estimates. Projected data were prepared by the author for the Commission on Population Growth and the American Future, and are not official Bureau of Labor Statistics projections.

[3] The "dependency ratio" is the number of persons of all ages who are not in the labor force divided by the total labor force.

NOTE: The Series B projections of population represent the growth patterns that would result if the future fertility of American women were to follow a trend such that women now entering the child-bearing ages and all subsequent cohorts of women would have 3,100 children ever born per 1,000 women. The Series E projections represent the growth patterns that would result if these succeeding cohorts of women were to have 2,110 children ever born per 1,000 women, which is just enough to barely replace each generation, given current mortality levels. Both series assume the same trend in mortality, and both assume the same annual net migration to the United States of 400,000 persons per year.

The corresponding series of labor force projections were developed to illustrate the effects of different levels of fertility on the size and age-sex distribution of the labor force. These fertility differentials were assumed to affect only the economic activity rates of women of child-bearing ages. The projected rates of labor force participation for both sexes are extrapolations of actual trends observed during the postwar period; they assume no sudden or drastic change in the propensity of different age-sex groups to enter or leave the labor force.

The labels "B" to "E" used here are two of the five arbitrary designations the Bureau of the Census has employed to identify different series of population projections they have prepared in recent years. The five series "A" to "E" may be defined in terms of the number of children born per 1,000 women throughout their childbearing period: Series A—3,350; Series B—3,100; Series C—2,775; Series D—2,450; and Series E—2,110. Series A, which represents a reasonable upper limit for the birth cohorts of women who entered childbearing ages at the start of the post-World War II "baby boom," has been dropped as being above the range of reasonable current expectations for future fertility of American women. Therefore, Series B now represents the highest series considered to be attainable in the future. Series E, at the lower extreme, represents the fertility needed to barely replace the current generation. Because Series B approximates an average fertility of three children per woman, it has been referred to as the "3-child norm." Similarly, Series E, approximating a fertility rate of two children per woman, is termed the "2 child norm."

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May 1972, Vol. 95, No. 5

Employment that is institutionally denied to older people is often the difference between a life of moderate comfort and personal satisfaction or relative deprivation. In addition, the current fertility trends would projcet an increase in the "dependency ratio" - the ratio of nonworkers to workers, creating an impossible support system for our younger workers. "If we are to be able to afford a decent standard of living for those who are too sick or incapacitated to work and for those who freely choose the option to retire, we shall have to find ways of employing the many older people who can and want to work."

Percent of Income	Income Source
46	Retirement Benefits (Social Security, 34%; Public Pensions 74%; Private Pensions, 5%)
29	Earnings from employment
15	Income from assets
4	Public Assistance
3	Veterans' Benefits
3	Other (contributions from family, etc.)

Footnote [4]

II. Aging: A Historical and Medical Perspective

The cliches' of advancing years are an injustice to those so grossly misrepresented. One is led to envision older Americans, living at ease, mentally and physically incapable or unable to participate in the labor force. The reality is that many persons of this age group need to work, want to work, and are able to work. The steortypes held of the aged form the greatest stumbling block to continued work and usefulness for older Americans. "The media have replaced a black Stepin Fetchit with a gray Stepin Fetchip," says Jack Ossofsky, executive of the National Council on the Aging."[5]

Aging, of itself, is not the debilitating process it has long and widely been thought to be. Robert N. Butler, M.D., director of the National Institute on Aging and author of the Pulitzer prize-winning book "Why Survive?", observes that the public's view of the elderly's mental and physical fitness is badly skewed. "The average age of admission to nursing homes is over 80." While only 5 percent actually reside in nursing homes, the general perception is nearer 40 percent.[6]

What has been found is that when you're old, you're pretty much the same person you were decades earlier. Research has also shown that we have a marvelously adjusted older group in America apart from older minority women, reports Merrell M. Clark, a young former marketing executive who helped design the Clark Foundation's program for the elderly. Some studies date back to World War II, when Harvard Professor Ross A. McFarland found older workers at California aricraft plants "had greater stability on the job, fewer accidents, and less time lost from work than younger employees."

Since then, studies by the Department of Labor and the National Council the Aging have found older workers able to produce work which is, in quantity and quality, equal or superior to that of younger workers. Greater differences are found in productivity within age groups than between age groups. Robert N. Havinghurst, former University of Chicago professor, conducting research in his retirement, says, "It's speed of reaction that seems to slow down, probably after 40 - in skills like pulling a lever after seeing a signal. But this is compensated for in experience, wisdom, and endurance. . . Some components of intelligence improve with age." In job safety, older workers do as well or better

than the younger. Of 27 commercial airline accidents between 1946 and 1959, younger pilots were most often found at fault. A study of London bus drivers found the safest records held by the 60 to 64 age group.[7]

The shift to a technological society further suggests an emphasis on mental skills, yet another reason to consider the resources of the elderly. For the first time, in 1976, the number of white-collar jobs surpassed the number of all other jobs in the United States.[8] Other changes relate to basic population trends. The aged are seen as a social problem because they have become more numerous and represent a larger proportion of the population, because more people are living into the outer limits of the life span due to advances in medical technology, because the aged represent a disproportionate number of those who live below the poverty level, because the aged suffer from a variety of chronic illnessess and disabilities requiring health services, because the breakdown of the extended family relationship has put a larger burden on society as a whole for the care and well-being of its older members, and because the aged are presently relegated to a non-working role at a time when many of them are not yet ready physically, mentally or

economically to assume a passive and leisurely existence. "There is still a widespread tendency among the elderly to live out a prophecy of limitation for their age group," says Jack Ossofsky, "This movement is still waiting for its Martin Luther King."

Dispelling myths about the aging is crucial for all age groups in society. The young can now look ahead to continued decades of activity, but our prevailing time-bound thinking will have to change. It must be recognized that most job tasks require general, rather than specific talents - attentiveness, flexibility, orderliness, dedication. These are more a function of character, than of ability as it is usually measured. "The resistance will have to come from those people not yet retired, who have observed the other rights movements and will say, "I won't be pushed aside." Maintaining options for older Americans is the heart of the issue. Says Jack Ossofsky, "The greatest loss among the elderly is not of economic status, income, or health, serious as these may be. It's the loss of options, the opportunity to stay employed, volunteer for social work, start a second career."

III. A Critical Analysis of the BLS Methodology

Projections by the Bureau of Labor Statistics of the United States economy to 1985 show 1) a sharp slowdown in overall economic growth and 2) a potential oversupply of college graduates, both to begin in the late 1970's.[9] These projections tend to exemplify the total disregard by the Department of Labor of the impact of the older worker on the economy or the ramifications of the exclusion of a rational policy for the employment of the projected millions affected by the growth of that sector. Key population changes as reported by the BLS do report that the older population will increase having the net effect of increasing the median age to 30.6 years by 1985.[10] Policy however, tends to reflect an exclusion of those over 65 "on the basis that public pensions are now nearly universal and private pensions are much more widespread," and because they may have parttime incomes supplemented from other sources. These conclusions from an article adapted from Employment and Earnings Inadequacy: A New Social Indicator funded by the Ford Foundation to the George Washington University's Center for Manpower Policy Studies concludes at the same time that inadequate income

and earnings "Are clearly as much or more of a problem than unemployment, discouragement . . ." The fact that 44 percent of older Americans are not covered by private pensions and that public pensions, i.e. social security, are not sufficient to maintain a decent and moderate style of living seems to be completely ignored and a contradiction to the implications of this study. Clearly, the Department of Labor has not, and does not propose to seriously account for the millions of older persons who wish to work.

The Current Population Survey (C.P.S.) is generally accepted as yielding data for unemployment statistics. It is a statistically designed, random sample of some 60,000 households every month. Care is taken to revise and rotate the sample base systematically to insure that it remains representative of national labor market conditions. There is enough skepticism to the data obtained therein as it applies to state or local areas without ever examining the measurement of the discouraged worker, undercounting, and the under and sub-employment of the older worker. The methods of obtaining data on the older adult worker by the Department of Labor merely reflect the absence of a national employment policy for those adults, for their inclusion would most certainly raise the rate of unemployment.

Thus far no attempt has been made either by Census or BLS to determine the spatial variance is undercounting across states and local areas[11] with a high incidence of poverty. Thus, older urban cities whose populations reflect disproportionate percentages of blacks and aged will generally report lower rates of unemployment than are actually experienced. Census data provides benchmarks for preparing monthly population estimates between censuses. These estimates are used to weigh the data from the CPS which provide monthly statistics on economic characteristics of the population. Completeness of coverage varies by age and sex, as well as by race and ethnic group, but reports show numbers of elderly persons over 64 years of age were missed in the census.[12]

Another problem in measuring unemployment concerns the "discouraged worker." In order to be considered unemployed, thus counted in the labor force, a person must have actively engaged in job-seeking within the four weeks prior to the CPS. The BLS defines discouraged workers as persons who want a job now but did not look for work in the past four weeks because 1) they believe none was available 2) had tried but could not find work, 3) lack of necessary

training, schooling, skills or experience, 4) believe employers consider them too young or too old, 5) other personal handicap in finding a job.[13] This information is obtained from survey questions directed to one-fourth of the CPS sample each month and cumulated over three months to produce quarterly estimates. The issue is whether discouraged workers should be counted as unemployed. The present practice, following the specific recommendation of the Gordon Committee commissioned in 1962 by the President to conduct a comprehensive study of the unemployment statistics, has consistently and systematically eliminated the potential older participant from the unemployment rate statistics.

Yet another major question of labor statistic validity is whether a new "sub-employment" concept is needed which would combine low earners with the unemployed. Persons whose jobs provide very little income because of insufficient hours or low hourly earnings are presently included as employed. Older workers would especially affect this statistic but there are several considerations which complicate the issue. First, many older workers desire only part-time employment and second, social security limits the amount of earnings by penalizing the recipient $1 for ever $2 over

a prescribed amount. The sub-employed older worker has usually been forced into this situation from a higher status job because of his age.

The potential manpower among older Americans appears to extend beyond the current 12% over 65 who are working. Results of the Lou Harris survey indicate that a substantial number of retired or unemployed people would welcome an opportunity to work. Over half of the older people who are retired said they were forced to do so. While a majority of retired or unemployed expressed no interest in resuming work, 3 in 10 (approximately 4 million) said that they would. At least 1 in 10 (over 2.2 million) feel they have a specific skill to use but no one will give them a chance to use it. These people are not now counted in the labor force.

Older women present a special problem. Homemakers have never been counted in labor force statistics, compounding the impact of age and sex discrimination. Displaced homemaker legislation (Rep. Yvonne Burke's H R 284 and Senator Birch Bayh's identical S 418) is an effort to define homemakers as "unrecognized and unpaid part of the national work force who make an invaluable contribution to the welfare and economic stability of the nation but who receive no

health, retirement, or unemployment benefits as a result of their labor." State Representative Sue Shear of Clayton had introduced complementary legislation in the Missouri General Assembly.

Unemployment seems to hit older Americans cruely. During the three-year recovery after the 1973 recession the number of unemployed Americans (counting the discouraged as jobless) fell by more than 5.3 percent. But among those 55 years of age and over, joblessness rose by 38 percent notes Marc Rosenblum, labor economist and consultant to the Senate Special Committee on Aging.[14] Not only are fewer older people in the work force, but many of those who do work are restricted to low earnings in part-time jobs and in heavy agriculture and domestic work.[15] Older workers are especially vulnerable to exploitation because their urgent need pushes them into whatever is available - which is often unpleasant or risky. In 1971 older workers (those over 45) accounted for 21 percent of the total unemployment in the United States.[16] Unemployment for persons 45 and older rose from 596,000 to 1,062,000, an increase of approximately 76 percent, between January 1969 and February 1971 according to a 1971 report of the United States Senate

Committee on Labor and Public Welfare. Moreover, once unemployed, older workers usually remain without work for longer periods than other age groups.[17]

Minority groups especially suffer from work discrimination. Ageism combined with racism deal a double blow to minority groups such as Blacks, Mexican-Americans, and Chinese. While the participation rate of minorities may be equal to whites, they usually do harder physical work and earn less. Retirement is even less of a choice for minorities whose benefits, if any, would reflect their previous low wages.

"Oldness is a political institution and a social convention based on a system which expels people from useful work after a set number of years," says Dr. Alex Comfort, a British writer and physician who has spent much of the last 25 years studying the process of aging and the problems that attend it. This institution is perpetuated and nurtured by the myths and half-truths circulated within a society that pays homage to the "beauty of youth." An "aged person", Comfort says, is simply a person who has been there longer than a young person. Dr. Comfort advises people at middle age to begin to plan a second career for their lives, not just a hobby, but something useful. He feels leisure is society's con game, a dupe to encourage retirement.[18]

IV. The Lou Harris Survey / The CORP Survey

The National Council on Aging commissioned Louis Harris and Associates in 1974 to conduct a study "to provide definitive data to researchers, writers, students, legislators, and the general public," in order to determine the public's attitude toward aging and its perception of what it's like to be old in this country -- and to document older Americans' views and attitudes about themselves and their personal experiences of old age. This study, published in 1975, has been widely accepted by students of gerontology and hailed as a milestone in the field of research on aging. Titled The Myth and Reality of Aging in America, the study concludes:

1. Most older people of this country have the desire and the potential to be productive, contributing members of our society.

2. Most older people feel that their condition in life is better, economically and socially, than the general public believes it to be. (There are still 3 million needy older people).

3. Ninety-seven percent of American people believe that social security payments to the elderly should increase with the cost of living.

4. Eighty-one percent of the public agree that the federal government has the responsibility to use general tax revenues to help support older people. Eighty-six percent are opposed to mandatory retirement

The current employment status of the public 65 and over is represented by a total of over 2.5 million people who are gainfully employed. This is 12 percent of the public 65 and over providing paid service, 3 percent full time, and 9 percent part-time. An additional 6 percent are part of the labor force but currently unemployed, while another 17 percent identified themselves as housewives. In the decade preceeding age 65, the employment rate remains high: 48 percent of 55 - 64 employed; 38 percent full time, 10 percent part-time. What is significant is the high unemployment rate among those 55 - 64: 10 percent consider themselves in the labor force but currently unable to find a job. This figure drops to 6 percent among those 65 and over.

Q.19a(I)

CURRENT EMPLOYMENT STATUS (BY AGE)

	Public 55-64	Public 65-69	Public 70-79	Public 80 and Over
	%	%	%	%
Employed full-time	38	4	3	1
Employed part-time	10	14	8	3
Retired	18	61	63	69
Unemployed	10	4	7	6
Housewife	22	15	18	20
Other	2	2	1	1

A comparison of the occupations of people 65 and over who continue to work with those of their retired peers will identify those occupations which tend to permit people to continue working past their sixty-fifth birthday.

Q.19b

OCCUPATIONS OF EMPLOYED AND RETIRED PUBLIC 65 AND OVER
(Base: Employed full-time or part-time)

	Public 65 and Over	
	Employed Full-time or Part-Time	Retired
	%	%
Professional	10	12
Manager, official, proprietor	18	9
Clerical worker	8	10
Sales worker	10	4
Skilled craftsman, foreman	11	22
Operative, unskilled laborer	15	17
Service worker	17	13
Farmer, farm manager, laborer	8	9
Other	3	2

One occupation stands out from the rest as having far less room for older employees. Twenty-two percent of retired people were skilled craftsmen or foremen before their retirement, while only eleven percent of those still employed hold those jobs.

The potential manpower among older Americans appears to extend far beyond the 12% of the public 65 and over who are currently employed. Among the 63% of the older retired public, 37% (or about 4.4 million older people) said that they did not retire by choice but were forced to do so. A higher 41% of retired men, 46% of retired people with incomes under $3,000; and 50% of retired blacks said that they had retired against their will.

Lack of job opportunities was seen as a serious personal problem for 26% of the 65 and over still working and for 25% of those retired. And while a majority of older people expressed no interest in securing work, over 3 in 10 (approximately 4 million people over 65) said they would like to work. For those who said they would work but felt they could not, the following table shows the perceived obstacles:

WHAT'S KEEPING YOU FROM WORKING

(Base: 31% of public 65 and over who are retired or unemployed but "would like to work")

	Total %
Poor health	57
Too old	28
No work available; lack of job opportunities	15
Other interests (e.g., housework, gardening, travel)	8
Would lose benefits (e.g., social security, pension), pay too much taxes, if I worked	4
Lack of transportation	2
All other answers	10
Don't know	*

*Less than 0.5%

There are also a number of older people (15%) who would be interested in learning new skills or participating in a job training program for a totally new job. The same holds true for even a higher number (29%) of older working people. The rate of interest in job training increases as age decreases as can be expected: 37% of those 55 to 64; 64% of those 18 to 24.

"One can conclude from these findings not only that the public 65 and over is currently making a substantial economic contribution through full and part-time employment, but that there remain well over 4 million old people who would like to work and be paid for it. They are not counted as unemployed in official statistics, but if they were, the unemployment rate nationwide would be nearly double what it is today."

Conclusions and tables from
The Myth and Reality of Aging in America
Lou Harris & Associates
Pages 82-84

Another social policy research study, not to be confused with Lou Harris & Associates, is one conducted by three students and myself at St. Louis University in 1978, titled Implications for the Role of the Elderly in Society: A Study of the St. Louis County Older Residents Program (CORP). The County Older Residents Program employs 60 part-time workers 60 and over in direct peer-counseling services for the homebound as well as the active elderly. The exploratory survey of CORP employees was intended to

identify some parameters for the employment of the elderly worker. Taken into consideration were several internal administrative problems: the question of two objectives, serving the employable older adult and providing for client needs, which often run at cross-purposes; the difficulty of terminating an employee hired under Civil Service and its special implications for an elderly population who cannot turn elsewhere for a job; and the problems of interviewing older adults and judging their qualifications on the basis of standard interview procedures developed for a younger age group.

Our total population for purposes of data analysis was (n=45) or 87% of the total possible respondents. Findings were reported only when the strength of the relationship between the variables was strong.

Characteristics of the Sample

Percent female	56.8%
Median Age Range	66 to 70
Median Education	High School Grad
Median Income Range	$5,001 - $7,000
Average Length of Employment with CORP	More than 1 year
Most Important Reason for Seeking Employment	Income
Percent very satisfied of satisfied with job	91.1%

The Survey with frequency distributions and notes and the correlation tables to test the hypotheses are included for your perusal. Other hypotheses were not illustrated because the findings were insignificant or for other reasons.

A summary of the findings concludes:

1. Male employees who are college graduates and beyond found no life change since being employed by CORP in contrast to male CORP employees with an eighth grade education who found more satisfaction after being employed by CORP. Women with a higher degree of education are finding more satisfaction in their life since employment with CORP. By introducing the intervening variable sex, we find that the higher the education for males, the less likely he is to be "more satisfied." (Table 3)

2. The hypothesis, the lower the number of visits to the doctor, the higher the performance score, appears not to have been disproved, but all CORP older workers are extraordinarily healthy if responses to the survey are accurate. (Table 4)

3. There was a low, but real relationship between the employees' ratings and the level of understanding between the employee and his supervisor. (Table 5)

4. The single person, whether divorced, widowed or never married is more interested in full time employment than the married person.

5. The hypothesis that increased income positively affects life satisfaction was generally disproved, but it is interesting to note that in the never married group there is a perfect correlation between the variables. *This finding should certainly be viewed in relation to the median income of the population, $5,001 - $7,000.

V. COMPREHENSIVE EMPLOYMENT AND TRAINING ACT (CETA)

The Comprehensive Employment and Training Act of 1973 is intended to provide job training and employment opportunities for economically disadvantaged, unemployed and underemployed persons, and to assure that training and other services lead to maximum employment opportunities and enhance self-sufficiency by establishing a flexible and decentralized system of federal, state, and local programs.

The Department of Labor, designated by the federal government as administrators of all CETA funds, allocates a proportionate amount of the sum total on the basis of population, unemployment rates, income levels, availability of jobs, training facilities, etc. The country, designated by regions for purposes of administration is served by regional liasons. St. Louis County is considered a prime sponsor as is the State of Missouri and other levels of local government having a population of 100,000 or more persons.

The criteria by which the Department of Labor judges a program to be successful is by how many jobs have been gained through their programs under the various Titles. Under Title I for instance, programs may be designed as

public service employment, vocational education, on-the-job training, work experience, work release, UAW job development programs, AFL-CIO job development programs and Jewish Employment and Vocational Services job development programs. It is under the work experience program that CORP has employed 60 part-time elderly workers to provide services to their peers. In the three years that the program has been in operation, we could estimate that less than one-fourth had positive placement in other jobs (roughly 7 out of 33). It is for this reason that the Department of Labor has looked with skepticism upon the use of this money for CORP's designated purposes. The Department of Labor estimates the costs of running a program in relation to the number of job placements secured through training of job experience. One can then understand how "expensive" it is under Department of Labor guidelines to run a senior citizen program of peer services.

Because of the unique relationships within the Department of Human Resources of which CORP is a division, this kind of employment program has been possible. In 1978 it will be necessary, however, to begin to transfer the slots to Revenue Sharing monies as the County's Division

of Employment and Training has been informally requested to phase out the older employees.

Perhaps had there been sufficient time for planning and development at the program's beginning, an employment component could have served to place those who desired other employment. The survey conducted of the CORP employees indicated, however, that 64.4% would choose to continue working in their present positions even if other part-time employment were available, while only 4.4% would prefer a different job. Moreover, an overwhelming 80.0% were very satisfied with their present position with CORP and 62.2% said they were more satisfied with their life due to their job.

These statistics seem to indicate that manpower policies are in direct contradiction for older persons. Until the economy is prepared to absorb the older people who desire employment, the effects of employment and training programs will either be discriminatory (if applied according to the intent of the Act) or self-defeating (if life satisfaction is a desired program effect).

The state of Idaho has yet another example of manpower planning for older adults that we should observe. Because

there is only one local unit of government in Idaho that qualifies for prime sponsorship, the Governor of the County Commissioners of Ada County put together a consortium, recognized by law as the single prime sponsor for all state CETA programs. The planning and service functions have been combined into one state Employment and Training Advisory Council with representation from the State Advisory Council on Aging. The area councils on aging send representation to local manpower planning boards, assuring representation at all levels. All area councils have been successful in emphasizing older workers as priorities in area CETA plans. Using CETA funds, Idaho also has an Older Worker Specialist OWS in the Department of Employment. This staff person heads an advocacy program for older workers which includes coordinating activities, promotional activities, and contracts with the Department of Employment Affirmative Action and Office on Aging Personnel.[20]

In 1976, the Idaho Manpower Consortium allocated funds from Title I of CETA to conduct a pilot program, Senior Employment Resources and Assistance. The success of the program prompted each area manpower planning board to recognize older workers as a high priority for fiscal year 1977.

This categorical program was moved into a participant-based system which includes a rating system to establish priority of needs. It makes available all types of training, experience and supportive services based on individual employability assessment plans.[21]

Other Titles of CETA could conceivable be designated for older adult employment programs. Title I is the most flexible program comprised of block grants for special programs, primarily to support training, education, and other related manpower services. Title II is specifically designated for areas of high unemployment (perhaps more useful in older urban or rural populations). Title III has specifications for income and disadvantaged minority groups. Title VI eligibility is based on 80% of the median income, poverty guidelines unusually low for Social Security recipients, and is intended to provide related training and manpower services.

While the Department of Labor has continued to stress programs for youth employment, the prime sponsors have a fair amount of autonomy in designing those programs. Three problems exist which discourage planning for older adults: 1) outreach (how to find the workers), 2) timing (slots must be filled as soon as money is appropriated), and 3) placement

(securing employment in the private economy after program funding ends). If the policies of the federal government emphasized employment programs for older adults proportionate to the needs of the population as a whole, prime sponsors would more than likely make provisions for a comprehensive planning system to address some of these problems.

Of the 1.8 million jobs funded under CETA as of June 30, 1977, some 10.7 percent or 192,000 public employment and training jobs went to workers 45 and over. About 71,000 or 4 percent went to those 55 and over, and the over 65 worker got 17,000 or less than 1 percent of the jobs.[22]

A recent report of the United States Commission on Civil Rights titled The Age Discrimination Study and published in Decmeber of 1977 gives special consideration to the impact of age discrimination in the delivery of federally supported services and benefits on the lives of older persons. In CETA for example, the following tables present the age distribution of the unemployed and those enrolled in the Titles examined.

Table 2
Percent Age Distribution of the Unemployed Population and CETA Titles I, II, and VI Enrollees for Fiscal Year 1976

Age Group	Unemployed Population[a]	Title I Enrollees[b]	Title II Enrollees[b]	Title VI Enrollees[b]
All Ages	100.0%	100.0%	100.0%	100.0%
Under 19	17.1	35.9	4.4	4.6
19 - 21	16.5	20.9	17.6	17.4
22 - 44	46.5	36.4	64.1	64.2
45 - 54	10.9	4.0	8.9	8.7
55 - 64	6.8	1.9	4.2	4.3
65+	2.1	0.8	0.8	0.8

Source: a. U.S., Department of Labor, Bureau of Labor Statistics, Unpublished Data.
b. U.S., Department of Labor, Employment and Training Administration, Unpublished Data.

Table 3
Percent Distribution of Vocational Rehabilitation Clients Whose Cases Were Closed in Fiscal Years 1974 and 1976

Age Group[a]	VR Clients in FY 1974	VR Clients in FY 1976
All Ages	100.0%	100.0%
19 and under	25.6	23.5
20 - 24	18.0 (55.2)	16.9 (52.8)
25 - 29	11.6	12.4
30 - 34	8.7	9.4
35 - 39	7.4	7.7
40 - 44	7.2	7.2
45 - 49	6.9	7.1
50 - 54	5.8	6.2
55 - 59	4.4	4.6
60 - 64	2.7 (4.5) (8.9)	2.9 (4.9) (9.5)
65+	1.8	2.0

[a]Age of VR clients is at time of referral.

Source: U.S., Department of Health, Education, and Welfare, Rehabilitation Services Administration, Unpublished Data from the "R-300 File."

Table 4

Percent Distribution of Vocational Rehabilitation Clients and the Disabled and Severely Disabled Populations by Age

Age Group	Disabled Population [a]	Severely Disabled Population [a]	VR Clients Whose Cases Were Closed [b]
All Age Groups	100.0%	100.0%	100.0%
20 - 24	6.7	3.5	22.7
25 - 34	12.5	8.5	29.3
35 - 44	15.4	14.2	20.0
45 - 49	14.6	12.1	9.6
50 - 54	14.8	15.0	8.3
55 - 59	16.4	19.2	6.2
60 - 64	19.5	27.6	3.9

Source: a. Kathryn H. Allan, "First Findings of the 1972 Survey of the Disabled: General Characteristics."

b. U.S., Department of Health, Education, and Welfare, Rehabilitation Services Administration, Unpublished Data from the "R-300 File" for Fiscal Year 1976.

Analysis of this data show consistent underrepresentation of older age groups. The figures in Table 2 probably understate the actual situation since many employable persons over 65 are not included in the labor force statistics. In Table 3, over half of all clients participating in Vocational Rehabilitation programs are under 30. Less than 10% are 55 or older; less than 5% are 60 or over; and no more than 2% are over 65. The data in Table 4 demonstrates that the proportion of the disabled and severly disabled population increases with age but that the proportion of VR clients declines by age.

The study concludes that "age discrimination exists because federal, state, and local program administrators develop policies that narrowly interpret broad statutory goals, the application of which limits the participation of certain age groups."[24]

Federal Programs Benefiting the Elderly:

EMPLOYMENT AND VOLUNTEER

Executive Agency / Program	DEPARTMENT OF LABOR: Employment Standards Administration	Employment and Training Administration	ACTION	SMALL BUSINESS ADMINISTRATION
e Discrimination Employment . Act of 1967 (29 U.S.C. 621)	Individuals aged 40 through 64 are protected from discrimination in employment because of age by most employers of 20 or more persons; employment agencies; and labor organizations with 25 or more members.			
mmunity Based npower Programs prehensive Employment and Training Act, (29 U.S.C. 801)		Funds are distributed to "prime sponsors" (States, Units of local government with populations of 100,000 or more) for providing work and training opportunities for persons of all ages wanting employment.		
mmunity Service Employment ogram For Older Americans r Americans Act, Title IX (42 U.S.C. 3062, et seq.)		Secretary of Labor may contract with public and private non-profit agencies to develop and administer part-time employment opportunities in public service activities for low-income persons aged 55 or older.		
nployment Programs r Special Groups prehensive Employment and Training Act, (29 U.S.C. 801)		Secretary of Labor may establish and operate training and employment programs for special groups, including older workers.		
oster Grandparent Program mestic Volunteer Service Act of 1973 U.S.C. 5022, et seq.)			Federal grants are awarded to public and private non-profit agencies for creating volunteer service opportunities for low-income persons aged 60 and older to render supportive services to children. Volunteers receive $1.60 per hour.	
etired Senior Volunteer Program RSVP) mestic Volunteer Service Act of 1973 2 U.S.C. 5022)			Federal grants are made to public or private non-profit agencies to establish or expand volunteer activities for the elderly; compensation or out-of-pocket expenses incidental to their services is provided.	
enior Companion Program mestic Volunteer Service Act of 1973 2 U.S.C. 5022, et seq.)			Grants are awarded to public and private non-profit agencies for creating volunteer service opportunities for low-income persons aged 60 and older who wish to render supportive service to adults, usually senior adults. Volunteers receive $1.60 per hour.	
Service Corps of Retired Executives (SCORE) Domestic Volunteer Service Act of 1973 42 U.S.C. 5033)				Retired professionals and business assist persons with [illegible] related problems through local [illegible] chapters established by the Small Business Administration
Volunteers in Service to America (VISTA) Domestic Volunteer Service Act of 1973 42 U.S.C. 4991 et seq.)			Provides volunteer service opportunities for persons aged 18 or older in urban and rural poverty areas, on Indian Reservations, with migrant families, and in federally assisted institutions for the mentally ill and mentally retarded. Most older VISTA volunteers serve part-time.	

VI. TITLE IX OF THE OLDER AMERICANS ACT

Unlike priorities established by CETA for its programs, Title IX of the Older Americans Act specifically provides funds for employment programs of older adults. The Senior Community Service Employment Program is designed to provide, foster and promote useful part-time activities for economically disadvantaged persons who are 55 years old or older.

The basic intent of programs designed for this grant should provide two-fold benefits: employment opportunities and those benefits accrued from part-time employment, and benefits to the community as might occur from human service activities not normally provided by local resources.

We can again see a conflict in objectives if income eligible persons lack background and training appropriate for the delivery of more complex human services. There is also the reluctance sometimes on the part of public agencies to utilize persons they perceive will require supervision if adequate supervision is not available.[25]

The one provision, built into the Act's regulations, which is not provided for in CETA programs, yet seems to be an advantage is a yearly physical examination. Older employees hired for CORP under Title I of CETA and protected

by the County's civil service practices were not questioned about matters of health except as required by three written responses on the standard application form. CORP has now requested the Legal Department of the County and the Civil Service Commission to investigate the utility and practicality of a physical examination as a pre-condition for employment for all future employees and a yearly physical examination for continued service. This would serve to alert the employee as well as the employer to conditions which may be present or which may deteriorate that would not serve the best interests of the employees or their clients. It is encouraging to note that in our survey of CORP employees 80.0% indicated that they would not object to a pre-employment or annual physical examination as a condition of employment It is our feeling that perhaps those who would object are those who should be weeded out of the program in the interest of the clients. One problem with physical examination is that they are usually predicated on a functional, young physique capable of doing hard manual labor. Dr. Leon F. Koyl, a Canadian, has developed a seven-category scale (GULHEMP) to organize and rate the data from a physical/mental exam. The same scale is

used to rate and profile the requirements of a specific job. The outcome is objective criteria for matching the two. In his Employing the Older Worker: Matching the Employee to the Job, Dr. Koyl outlines the procedure for testing:

General Physique

Upper Extremities

Lower Extremities

Hearing

Eyesight

Mentality

Personality

and rating the older worker on this scale. The job to be performed is then rated on this same scale and a prospective employee must meet the minimum requirements in each category to be eligible for hire, or in the case of annual examination, to be eligible for continued employment for another year. The procedure as outlined might be prohibitively expensive and time-consuming for CORP, but there is a possibility that it could be modified to meet their unique needs.[26]

The Federal Community Employment Program (Title IX) has received an additional $40.4 million, bringing the funding level for fiscal 1979 to $190.4 million.

The National Council of Senior Citizens' Senior AIDES program will receive[27] a significant amount of this increase. The Senior AIDES program operated under contract with the Department of Labor, provides part-time employment in community service jobs such as CORP. Rural areas and large urban central cities would be in a better position to meet the income criteria for these positions than would more wealthy counties like St. Louis County.

VII AGE DISCRIMINATION IN EMPLOYMENT ACT

It was disclosed in 1965 that persons over the age of 55 found most jobs closed to them in the 30 states with no age discrimination laws. One-quarter of these jobs were closed to people over 45 years of age. This report, prepared by then Secretary of Labor Willard Wertz under a directive of the Civil Rights Act of 1964, prompted legislative action. The Age Discrimination in Employment Act was passed by Congress in 1967 to protect persons up to the age of 65. Federal, state and local government workers were included in the 1974 amendments.

Administered by the Wage and Hour Division in 350 offices across the country, this act has not been enforced adequately or uniformly. Employers us phrases like "overqualified" or "undertrained" to circumvent the law. Of the 2,500 lawsuits filed in 1971, only 80 were taken to court. This would indicate that an increase in funds is needed.

The following summary is offered in the Secretary of Labor's annual report to the Congress for 1976: [28]

Total labor force	95 million
Number of establishments covered by ADEA	1 million
Total number of workers 40-65	37 million
Estimated number covered by ADEA	26 million

Between 1975 and 1990, the toal number of persons (workers and non-workers) aged 40 to 65 will increase from 54.7 million to almost 63 million, reaching over 79 million by the year 2000.

During fiscal year 1976, monetary violations amounting to $8.6 million were disclosed, involving 1,908 individuals in 711 establishments. Income of $3.5 million was restored to 742 individuals in 418 establishments.

Nonmonetary discriminatory practices were found in 1,894 establishments, and 31,964 job opportunities were made available by the removal of age barriers. Discriminatory practices were as follows:

Illegal advertising	903 instances
Refusals to hire	552 instances
Illegal discharges	500 instances

Since the Act became effective in June, 1968, over 8,700 persons were found to have been discriminated aginst and due nearly $26 million in damages. More than $8 million in income has been restored to those individuals. Of that amount, almost $3.5 million was restored in fiscal year 1976 alone.

Laws prohibiting age discrimination in employment in the states and territories are currently in effect in 43 jurisdictions. In 14, the state law protects persons irrespective of age; in 10 others, protection starts at the earliest employment age (usually 18 or 21); 13 have the same 40-65 limits as the Federal law. [29]

While the above statistics would indicate a measure of activity, the abstract nature of age discrimination in hiring makes it difficult to measure the overall extent. "Perceived discrimination, though less concrete than actual discrimination, can have real and important consequences for the individual."[30] Persons over 60 years of age, for example, would be far less likely to seek employment or education for career retraining because of certain assumptions about the hiring practices of private employers. An analysis of a study of Pennsylvania residents, sampling only household heads aged 40-64, reveals 42% of the people their age believe they are discriminated against in terms of their ability to find a job. Of this sample, the 55-64, age category were far more likely to perceive discrimination than their younger counterparts. (65% of 55-64, 28% of 40-54).[31] Further classifications of subgroups show that those in white-collar jobs, those residing in larger cities, and those in retail-wholesale and professional categories are especially likely to perceive discrimination as well.

In an effort to put teeth into job into job discrimination laws President Carter has proposed to Congress a reorganization plan which

would consolidate the enforcement activities of 15 federal agencies into this unit and create the foundation for what he calls " a unified, coherent federal structure to combat job discrimination in all its forms."[32] Beginning July 1, 1979, a newly expanded and restructured Equal Employment Opportunity Commission will be the main enforcement Agency, with the Labor Department monitoring compliance with federal contractors, and the Justice Department retaining the power to sue state and local governments in alleged discrimination cases. The effect of this consolidation upon the rights of the aged is difficult to assess at this time, but a combination of recent studies and retirement legislation should certainly impact this plan.

VIII CAREER RETRAINING

While other age groups are the direct beneficiary of programs designed to promote their employability, little attention has been focused on career retraining for the elderly. Whether discrimination is real or perceived, the Louis Harris Survey indicated that the potential manpower among older Americans extends far beyond the 12% of those over 65 who are currently employed. Over half of the older people who are retired said that they did not retire by choice and 3 in 10 (approximately 4 million) retired or unemployed people over 65 said that they would like to work. These results indicate that a substantial number of people over 65 retired or unemployed would welcome an opportunity to be gainfully employed.

Our institutuions of higher learing are just beginning to take notice of that "untargeted" population. Only a few colleges and universities across the nation offer special programs in which older persons can seek a degree. A very minimal number now offer courses free of charge. As a result, older adult groups across the country are designing their own educational programs, usually in cooperation with a local high school our junior college. Training programs which relate to all age groups, such as those of the Comprehensive Employment and Training Act, rarely exceed a 10% enrollment of middle-aged and older individuals. Even in Operation Mainstream, with emphasis on the aged, persons 45 and over comprise only 58%.[33] Provisions for a mid-career service included in the Act of 1970 were vetoed by the President.

A few programs like CORP and the Coordinating Council of Senior Citizens, Durham, Inc., have developed training programs for its in-service workers. Their success should substantiate the evidence for further programs of this type.

Local Employment Security Offices are yet another resource when we examine the opportunities for referral or retraining older adults. "Over one-fourth of older job seekers attempt to use the Employment Security services, but the agencies' overall response to older workers' needs has been disappointing. Little service extends beyond the actual filing of a standard form. Research by labor market analysts has observed inequities in the Employment Security delivery of services. Successful employment on the other hand, of older persons, is at least equal to those younger, once they have been referred to a job. A more equitable allocation of services in terms of at least job referrals could be accomplished without a loss in the agencies' overall efficiency.

Business managers are also less likely to choose their older employees for in-service training programs. There again, the rational for choices and policy decisions is usually based on the invalidity of age bias. The public sector could do well by adopting second career training programs and opportunities for mobility within the corporate structure.

12 MANDATORY RETIREMENT

Ten years after the passage of the Age Discrimination in Employment Act, the issue of mandatory retirement, or extending the Act's protection to all persons age 65 and older, has attracted national attention. The case for flexible retirement is based on positive economic and social factors. Age is not an accurate indicator of abilities, and all available evidence shows that most workers could work effectively beyond the age of 65. In addition, the average income of the nonworking aged is half that of the working older person. Flexible retirement could conceivably double the average incomes of those who continue to work and reduce the number of aged below the poverty level. Such a policy could save money by reducing the annual social security burden and improve the morale and life satisfaction of the older person.

This Fall the U.S. House of Representatives passed by an overwhelming 359 to 4 legislation that extends the mandatory retirement age from 65 to 70 in private industry and removes it altogether for federal employees. Senate amendments would phrase out mandatory retirement over a five-year period and exempt "tenured" personnel from this amendment to the Act. This last provision was a concession to representatives of the country's colleges and universities, who are concerned about the possibility of keeping on elderly faculty and not being able to hire "fresh blood". There have been oposing points of view in regard to

the ramifications of this bill.[34] James Schulz of Brandeis University School for Advanced Studies in Social Welfare estimates that less than 10% of Amercians approaching 65 are effected by mandatory retirement. The Senate Committee on Human Resources believes that 200,000 people (two-tenths of 1% of the labor force) would choose to work beyond age 65.[35] But the Louis Harris Survey reveals that one-third (2.8 million people) of those aged 65 to 69 would go to work at least part-time if given the opportunity.

The concern of the ecomomists is the effect on the youth labor market if too many older people decide to continue their work. What concerns industry is a stagnant promotional system and low rate of turnover. What concerns capitalists are the imposed regulations by government. What concerns education is tenure, the lack of new jobs and incompetence. But who has asked, "What concerns the elderly?"

The Louis Harris Survey again concludes that 36% of all working people say that their company or place of work has a pension or employee benefit plan with a fixed retirement age. Employees approaching their mid-60's can expect subtle pressures to move over and make room for the young. During our current recession, pressures are apt to be greater than normal, yet the pressures of double digit inflation are more likely to make older Americans more resistent to retirement than normally.

That discrimination against older workers exists, is suggested not only by fixed retirement policies, but by the testimony of those people who are responsible for hiring and firing. Many people are

aware, however, of the administrative difficulties involved in making retirement decisions on an employee by employee basis: 49% agreed that "Since many people are ready to retire at 65 years of age, and it's hard to make exceptions for those who are not ready, it makes sense to have a fixed retirement age for everyone."[36] Only 37% of the hiring and firing decision-makers, however, feel a fixed retirement age for everyone makes sense. In the Louis Harris survey it was found that nearly as many retired or unemployed people 65 and over (45%), of those with incomes under $3,000, a more substantial 68% said they did not look forward to retirement.

ATTITUDES TOWARD RETIREMENT

(Base: 69% of public 65 and over who are "retired" or "unemployed")

	Total	Under $3,000	$3,000-$6,999	$7,000-$14,999	$15,000 and Over	White	Black
	%	%	%	%	%	%	%
Looked forward to stopping work	48	33	52	59	47	50	42
Did not look forward to stopping work	45	61	43	33	49	45	50
Not sure	6	6	5	8	4	5	8

The arguments for and against mandatory retirement have not been clearly defined. Information is contradictory and mainly predicated on assumptions or beliefs about what could occur if age restrictions were lifted. It would appear as though the issue were a constitutional one.

The Fourteenth Amendment states: "No State shall make or enforce any law which shall abridge the privileges or immunities of citizens of the United States..." If a person wishes to continue work past a certain age and is capable of performing that work, it seems to be clearly an infringement upon his civil rights to deny that opportunity simply because he has reached a certain age.

On March 23, 1978 the Senate passed by 62-10 and sent to President Carter who signed the bill to take affect January 1, 1979 amending the Age Discrimination Act of 1967 making it illegal for private employers to force employers to retire before age 70. Beginning in September of this year, Federal employees would be allowed to continued on the job until they are ready to retire. The bill applies to businesses with 20 or more employees, and thus covers about 70 percent of the labor force.

X. SOCIAL SECURITY

Social Security laws penalize an older person receiving benefits by requiring them to "pay back" one dollar of every two dollars earned over a prescribed amount. In 1977 the amount was $3240. In 1978 it will be $4,000. There is presently a house bill to increase it by stages to $5,500, eliminating it entirely in 1982. Numerous other bills propose changes in the amount to be exempted or elimination of the income limitation. The estimated cost of the bill mentioned above is $3,990,000,000 in 1983.

The Senate version would increase the limit to $6,000 in 1978, with automatic increases thereafter, and lift it entirely in 1982 for those 70 and older. The estimated cost in 1983 is $3,170,000,000. A compromise between the many proposals is expected.

For many, social security benefits mean $190 per month. Census figures show that 15% of the retired, married couples and 32% of unmarried retired persons today rely almost entirely on social security benefits. Encated in 1935 as one of President Roosevelt's New Deal Programs to combat the effects of the depression, the Social Security Program faces a crisis. Many have suggested that private retirement plans

are a more efficient mechanism for old age insurance. But the fact remains that Social Security is "one of the few instrumentalities of government that gives some measure of protection, however imperfect, against the inevitable vicissitudes of life."

In the survey of CORP employees, 60.0% agreed or strongly agreed that older people should work so that they can relieve the financial burden of younger people who carry the burden of Social Security; 20.2% were neutral, and 17.7% disagreed or strongly disagreed. An overwhelming 82.3% agreed that the Social Security system should be changed to allow the elderly to prolong their working lives and thus share the cost of the Social Security system. If CORP employees reflect a general attitude in the population, these figures would indicate that a majority of older workers feel a moral responsibility to contribute to the Social Security system, but even more decidedly resent being penalized in order to do so.

Up until the last decade, Congress, by a juggling of accounting methods has been able to declare frequent benefit increases without comparable tax increases. As a result, the trust fund that should stand to guarantee the present commitment of benefits is dramatically short. For the more than

two million older persons who depend on Social Security as their only source of income, this statistic seems alarming.

In 1940 there were 145.8 working contributors for every beneficiary. By 1957 there were only 5.8 workers to every beneficiary, and today there are less than 3 workers for each beneficiary. This, together with an inflated economy, robs the retired person just as it robs the person financing him. The endless cycle of passing on the costs to the consumer because of demands for higher wages, because Social Security taxes extract greater proportions of income, have caused economists, legislators and other groups of policymakers to examine the system more closely.

Expensive and elaborate "band-aids" have been proposed by the legislators with varying degrees of indebtedness assessed to the employer and the employee. Reform of the Social Security system is like all other major social and economic decisions, dependent upon the political climate, the priorities which have been committed, and the trade-offs which have been negotiated. The fact that Congress has held the Social Security benefits so low also reflects the mentality of our country. Most people assume that older people are the only recipients of Social Security. This insurance

should and does assure some standard of living, unreasonably low as it is, to all of the population in circumstances of retirement and family tragedy or disruption. In 1969 the Social Security Administration reported that over one-fourth of its beneficiaries are the survivors of deceased workers, younger disabled workers and their dependents. It is estimated that Social Security provides approximately a $225,000 life and disability insurance policy for the average family man.[38] A policy of this size would be prohibitively expensive on the open insurance market.

Changes in Social Security laws to allow unlimited earnings for older people may have a boomerang effect. We doubt, however, that the older worker will replace the employment opportunities for younger workers. Private employers might benefit from tax credits for creating suitable part-time employment positions for older persons. Public and private agencies could certainly utilize the elderly as direct service workers to their peers as has CORP.

XI. CONCLUSIONS/RECOMMENDATIONS

It would appear as though one of the more interesting challenges for the next quarter century will be finding ways for older people to remain in the work force. "What we are studying here," says Robert Butler, "is not just older people the way they are now, but older people as they can become. We have to integrate them into the work force and keep them younger."[39] The implications of recent legislative changes in mandatory retirement laws, social security laws and federally funded employment programs are certainly viable indicators. It is evident that there will be changes. One can almost predict the "courting of the gray."[40] The elderly should be prepared for this period of romance by planning and organizing now, and many already have!

In the meantime, older workers in America searching for work must look to these alternatives for prolonging their work life:

* Changing attitudes and policies within companies, to hire older workers or otherwise extend their careers.

* An expanding network of nonprofit employment agencies that focus on older workers' needs.

* Self-help-finding a job on their own, or in effect creating one and of a need they perceive in their community.[41]

* Planning now for a second career and acquiring the skills to pursue it.

* Volunteering in agencies where the prospect for employment is present.

* Challenging the hiring practices of firms who indiscriminately "pass over" older workers.

* Active job seeking of CETA positions, either public service employment, career training or vocational rehabilitation.

* An analysis of the job market and concentration on jobs most in demand.

Firms have choices too. An emerging awareness in United States business that older workers represent a resource to keep, not just a liability to unload has promoted inovative programming that can be replicated:

* Opportunities for training, promotion and merit increases not limited by age.

* Second career options - with firm sponsored sabbaticals and leaves of absence.

* Retraining or reassignment for workers in specific "career span" occupations.

* Phased retirement or part-time employment for older workers.

* Hiring policies which do not exclude a person because of his age.

* Rehiring policies for those who leave or are released during economic recession.

* Flexible hours that fit an older person's life-style.

* A gradual reduction in the work week until retirement, or a sharing of jobs as a team.

* Tuition reimbursement for employees seeking new careers or job skills.

Rabbi Abraham Heschel said at the 1961 White House conference on Aging:

"Our work for the advanced in years is handicapped by our clinging to the belief in the immutability of man. . .

May I suggest that man's potential for growth and change is much greater than we are willing to admit and that old age be regarded not as the age of stagnation, but as the age of opportunities for inner growth? . . . . They are

indeed formative years, rich in possibilities to unlearn the follies of a lifetime, to see through inbred self-deceptions, to deepen understanding and compassion, to widen the horizon of honesty, to refine the sense of fairness."[42]

Because of the personality characteristics which seem to "mature" in old age, the elderly tend to show natural inclinations for certain kinds of work. Teaching, counseling, and the preservation of crafts; sponsoring and encouraging the young; serving in judicial and administrative roles; commenting on political and social events from a lifetime perspective; safeguarding of heritage through historical records, memoirs, and the protection of historical objects; and conserving the natural resources as a legacy to the young are some of the most prominent careers.[43] These represent but a sample, certainly not an indication of limitations. All persons should be encouraged to explore their interests, their skills, and their opportunities. Work should not be a privilege, but an opportunity for those who seek it.

FOOTNOTES

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30. William J. McAuley: Perceived Age Discrimination in Hiring: Demographic and Economic Correlates, "Industrial Gerontology," Vol 4, No. 1, Winter, 1977, The National Council on Aging, Inc., Washington D.C., p21

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36. Louis Harris, op.cit.

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FREQUENCY DISTRIBUTION

WITH NOTES

SAINT LOUIS UNIVERSITY

SCHOOL OF SOCIAL SERVICE

Case Nos. (Columns 1-3)

100's Central

200's North

300's South

400's West

You have been selected to participate in a study being conducted by students at the Saint Louis University School of Social Service regarding people's attitudes toward employment of older workers. We are interested in your opinion, and there are no right or wrong answers. All of your replies will remain confidential and will be used only for the purpose of the study.

The first thing we would like you to do is to answer the question: "WHO AM I?". There are 20 blank spaces below. In each of these spaces we would ask that you describe yourself as you would to yourself -- not to someone else. Any statement about yourself that would complete the statement "I AM ...." is legitimate. You will have a limited time to complete this section, but ample time to think about your answers.

(Column 4)

1.
2.
3. High Salience (1) 22 48.9%
4.
5.
6.
7. Medium Salience (2) 9 20.0%
8.
9.
10.
11.
12.
13. Low Salience (3) 5 11.1%
14.
15.
16.
17.
18.
19.
20.

No Salience (4) 9 20.0% (Note 1)

PLEASE DO NOT GO ON TO NEXT PAGE UNTIL INSTRUCTED TO DO SO.

SURVEY INTERVIEW

1. What do you think of people working after the usual retirement age? (C5)

Positive	33	73.3%
Neutral	11	24.4%
Negative	0	—
Missing	1	2.2%

2. Please indicate your feelings about the following statements by circling one of the choices after each statement:

Strongly Agree (SA) | Agree (A) | Neutral (N) | Disagree (D) | Strongly Disagree (SD)

a) People should be allowed to work after retirement if they want to. (C6)

SA 30 66.7% A 15 33.3% N – 0 D – 0 SD – 0

b) Some people are satisfied with their jobs and others are not. Older workers tend to be more satisfied with their jobs. (C7)

SA 11 24.4% A 28 62.2% N 3 6.7% D 1 2.2% SD 2 4.4%

c) Older adults should not work because they take jobs away from younger people. (C8)

SA 2 4.4% A 2 4.4% N 4 8.9% D 16 35.6% SD 21 46.7%

d) Younger people are more dependable and reliable on the job than are older people. (C9)

SA 1 2.2% A 3 6.7% N 4 8.9% D 18 40.0% SD 19 42.2%

e) Work after retirement is necessary for older people because they need to supplement their fixed income. (C10)

SA 21 46.7% A 15 33.3% N 8 17.8% D 1 2.2% SD – 0

f) Retired people feel as if they have been put on a shelf, useless, and suddenly having nothing to do. (C11)

SA 18 40.0% A 13 28.9% N 6 13.3% D 4 8.9% SD 4 8.9%

g) As a society we cannot afford to waste healthy, active, skilled and experienced individuals by restricting their working years. (C12)

SA 27 60.0% A 10 22.2% N 3 6.7% D 3 6.7% SD 2 4.4%

h) Older people should work so that they can relieve the financial burden of younger people who carry the burden of Social Security. (C13)

SA 11 24.4% A 16 35.6% N 10 22.2% D 6 13.3% SD 2 4.4%

i) The Social Security System should be changed to allow the elderly to prolong their working lives and thus share the costs of the Social Security Program. (C14)

SA 16 35.6% A 21 46.7% N 5 11.1% D 3 6.7% SD – 0

Now, some other kinds of questions. Where a line ___ is provided, please place a checkmark (✓) or X on the line indicating your answer. Some questions require a more detailed answer in your own words. These questions are indicated by dotted lines (-----)

3. My main reason for seeking my present job was (C17)

10 income 22.2%
— companionship of people 0%
6 desire to help people 13.3%
3 desire to be active 6.7%
2 none of the above 4.4%

24 more than one answer 53.3% (Note 3)

4. When hired for this job were you aware of the kinds of activities that would be required of you? (C18)

31 yes 68.9% 13 no 28.9% 1 missing 2.2%

5. Had you tried to seek employment elsewhere? (C19) 13 yes 28.9% 29 no 64.4% 3 missing 6.7

6. If you had other opportunities for part-time employment would you choose to continue working in your present position? (C20)

29 yes 64.4% 2 no 4.4% 13 uncertain 28.9% 1 missing 2.2%

7. Would you be interested in full-time employment if it were available? (C21)

8 yes 17.8% 31 no 68.9% 6 uncertain 13.3%

If you answered no or uncertain to the above which reason best explains why:

5 I have other obligations (Note) (C22)
16 My free time is important to me (23)
11 It is too much of a physical strain (24)
13 Social Security laws penalize earnings over a certain amount (25)
7 None of the above (26)

8. Did you work in a full-time paid position within the two-year period previous to your employment in this job? (C27)

17 yes 37.8% 28 no 62.2%

If yes, please indicate the most important reason you left that job

2 I wanted more free time (C28)
4 The job was too strenuous for my health (Note) (29)
7 My job was discontinued (30)
10 I reached mandatory retirement age (31)
5 None of the above (32)

9. Were you unemployed just prior to your present position? (C33)

27 yes 60% 18 no 40%

If you answered yes, for how long? (C34)

9 0 - 6 months 33.3% 5 7 - 18 months 18.5% 4 19 months - 3 years 14.8% 9 more than 3 years 33.3%

10. Please check the category which most closely corresponds to your occupation or principal line of work for most of your adult life (C35)

5 Homemaker 11.1%
10 Professional or Proprietor of large business 22.2%
7 Semiprofessional or official of large business 15.6%
11 Clerk, sales, or kindred worker 24.4%
5 Skilled worker 11.1%
4 Proprietor of small business 8.9%
2 Semiskilled worker 4.4%
— Unskilled worker 0%
1 Missing 2.2%

(Note)

11. Do you feel that your previous occupation prepared you for your present job? (C36)

30 yes 66.7% 7 no 15.6% 8 uncertain 17.8%

12. In contrasting your previous occupation with your present job are you (C37)

16 more satisfied 35.6%
18 equally satisfied 40.0%
7 less satisfied 15.6%
3 uncertain 6.7%
1 Missing 2.2%

13. Are you presently active in any church or community organization unrelated to your job? (C38)

38 yes 84.4% 7 no 15.6%

14. Were you active in any church or community organization before your present job? (C39)

32 yes 71.1% 12 no 26.7% 1 missing 2.2%

(Note)

15. How much time do you spend on hobbies -- things you do for sheer enjoyment in an average week? (C40)

5 no time 11.1% 26 1 to 5 hours 57.8% 11 6 to 10 hours 24.4%
1 11 to 15 hours 2.2% 2 more than 15 hours 4.4%

16. How much time do you spend talking to or engaging in activities with friends (excluding relatives and working relationships) in an average week? (C41)

— no time 0% 21 1 to 5 hours 46.7% 12 6 to 10 hours 26.7%
3 11 to 15 hours 6.7% 9 more than 15 hours 20.0%

17. In an average week about how much time do you spend with your spouse, children, or other relatives talking or engaging in activities together? (C42)

5 no time 11.1% 10 1 to 5 hours 22.2% 9 6 to 10 hours 20.0%
5 11 to 15 hours 11.1% 14 more than 15 hours 31.1% 2 Missing 4.4%

18. To what extent do you and your family generally talk things over together? (C43)

23 always 51.1% 11 almost always 24.4% 7 now and then 15.6% 2 never 4.4% 2 Missing 4.4%

19. Do you live (C44)

___ alone ___ with spouse only
___ with child(ren) only ___ with spouse and child(ren)
___ with spouse child(ren) and family ___ with child(ren) and family only
___ with other relative(s) ___ with non-relative(s)

20. In terms of your own self image would you consider yourself (C45)

8 very dependent 17.8% 6 somewhat dependent 13.3%
13 somewhat independent 28.9% 16 very independent 35.6% 2 Missing 4.4%

21. How long have you been working in your present job? (C46)

4 0 to 6 months 8.9% 2 7 months to 1 year 4.4% 39 more than 1 year 86.7%

22. Do you feel you have been given adequate training for your job? (C47)

34 yes 75.6% 4 no 8.9% 7 uncertain 15.6%

23. Would you like to have more structured training courses offered? (C48)

21 yes 46.7% 12 no 26.7% 11 uncertain 24.4% 1 Missing 2.2%

24. Do you feel you could benefit from more structured training in the following areas? (select one which you feel is most important) (C49)

4 Communication Skills 8.9%
16 Specific, substantive knowledge (i.e. aging process, community resources, etc.) 35.6%
7 Self improvement 15.6%
4 Organization skills 8.9%
9 None of the above 20.0%
7 more than one choice (Note)
3 Missing

25. How often do you have staff meetings? (C50)

4 every week 38 every two weeks 2 monthly
— less frequently — more frequently — never 1 missing

26. If you do have staff meetings, do you find them valuable? (C51)

25 very valuable 55.6% 16 somewhat valuable 35.6% 2 not at all valuable 4.4% 2 Missing 4.4%

27. Do you feel your supervisor understands your problems? (C52)

35 yes 77.8% 2 no 4.4% 8 uncertain 17.8%

28. Do you have individual conferences with your supervisor? (C53)

39 yes 86.7% 3 no 6.7% 3 uncertain 6.7%

29. How often do you feel you should have an individual conference with your supervisor? (C5

12 on demand 26.7% 9 weekly 20.0% 18 every two weeks 40.0%

3 monthly 6.7% 3 less frequently 6.7% — never 0%

30. How do you think your supervisor would rate your job performance? (C55)

28 good 62.2% 12 fair 26.7% 2 poor 4.4% 3 uncertain 6.7%

31. How do you feel your clients would rate your performance? (C56)

33 good 73.3% 10 fair 22.2% 1 poor 2.2% — uncertain 0% 1 Missing 2.2%

32. How would you rate your own overall job performance? (C57)

33 good 73.3% 12 fair 26.7% — poor 0% — uncertain 0%

33. How satisfied are you with your present job? (C58)

36 very satisfied 80.0%

5 somewhat satisfied 11.1%

3 uncertain 6.7%

1 somewhat dissatisfied 2.2%

— very dissatisfied

34. In general, how would you rate your health? (C59)

17 Excellent 37.8% 22 Good 48.9% 5 Fair 11.1% — Poor 0% 1 Missing 2.2%

35. How do you compare your health with others of your same age group? (C60)

34 better than 75.6% 10 same as 22.2% — worse than 0% 1 Missing 2.2%

(36. Have you noticed any changes in the condition of your health since your current employment? (C61)

12 better 26.7% 32 no change 71.1% 1 worse 2.2%

37. How many times have you seen a doctor in the last year? (C62)

11 none 24.4% 22 1-2 48.9% 5 3-5 11.1% 2 6-10 4.4% 5 more than 10 times 11.1%

38. How many days have you been unable to perform your usual activities due to illness during the last year? (C63

31 none 68.7% 6 1-2 13.3% — 3-5 0% 1 6-10 2.2% 7 more than 10 days 15.6%

39. Would you object to a physical examination as a pre-condition for employment after age 60? (C64)

4 yes 8.9% 36 no 80.0% 3 uncertain 6.7% 2 Missing 4.4%

40. Would you object to an annual physical examination as a condition for continued employment? (C65)

7 yes 15.6% 36 no 80.0% 1 uncertain 2.2% 1 Missing 2.2%

41. Would you object to an annual review of overall job performance as a condition for continued employment? (C66)

6 yes 13.3% 36 no 80.0% 2 uncertain 4.4% 1 Missing 2.2%

42. What is your present marital status? (C67)

23 married 51.1% 4 divorced 8.9% — separated 0% 14 widowed 31.1% 4 never married 8.9%

43. What is your sex? 19 male 25 female (C68)

44. What is your race? 4 black 8.9% 39 white 86.7% 1 other 2.2% 1 Missing 2.2% (C69)

45. Into which of the following categories does your age fall? (C70)

10 60 to 65 22.2% 21 66 to 70 46.7% 12 71 to 75 26.7% — 76 to 80 0% 1 81 or above 2.2%

1 Missing 2.2%

46. Were you raised primarily in an urban area or a rural area? (C71)

35 urban (40,000 or more) 77.8% 3 Missing 6.7%

7 rural (less than 40,000) 15.6%

47. How many years of formal education have you completed? (C72)

— 1 to 7 years 0%

8 8th grade 17.8%

10 9th to 11th grade 22.2%

7 12th grade (high school graduate) 15.6%

10 some college 22.2%

4 college graduate 8.9%

5 some graduate work or graduate degree 11.1%

1 Missing 2.2

48. Please indicate approximate yearly income for yourself (if not married) or for both yourself and your spouse if married. Include wages and all other income. (C73)

6 $0 to $3,500 13.3% 8 $3,501 to $5,000 17.8% 8 $5,001 to $7,000 17.8%

11 $7,001 to $10,000 24.4% 6 Over $10,000 13.3% 6 Missing 13.3%

49. How would you describe your political beliefs? (C74)

— Ultraliberal 0% 4 Liberal 8.9% 24 Moderate 53.3% 12 Conservative 26.7% 1 Ultraconservative. 2.2%

4 Missing 8.9%

50. Do you feel that older workers are better able to provide services to the elderly than younger persons? (C75)

35 yes 77.8% 4 no 8.9% 5 uncertain 11.1% 1 Missing 2.2%

51. What do you like most about your job? (C76)

1 response	34	75.6%	
2 responses	7	15.6%	(Note)
3 responses	3	6.7%	
No answer	1	2.2%	

52. What do you dislike most about your job? (C77)

1 response	23	51.1%	
2 responses	4	8.9%	(Note)
3 responses	2	4.4%	
No answer	16	35.6%	

53. Has your present job changed your life in any way? (C78)

28 more satisfied	16 no change	— less satisfied	1 Missing
62.2%	35.6%	0%	2.2%

That concludes our interview. Thank you for your help.

Supervisor's Rating : (C79)

Raw Score:	86 - 100	High	14	31.1%
	70 - 85	Medium	23	51.1%
	69 or below	Low	8	17.8%

HYPOTHESIS: THERE IS A DIRECT CORRELATION BETWEEN THE SUPERVISOR'S UNDERSTANDING THE EMPLOYEE'S PROBLEMS AND THE LEVEL OF SUPERVISOR'S RATING.

DOES SUPERVISOR UNDERSTAND PROBLEMS? BY HOW WOULD SUPERVISOR RATE YOU?
CONTROLLED BY ACTUAL SUPERVISOR'S RATING

RATED HIGH

DOES SUPERVISOR UNDERSTAND?	HOW WOULD SUPERVISOR RATE YOU? GOOD	FAIR	POOR	UNCERTAIN
YES	71.4% (10)	21.4% (3)	–	–
NO	–	–	–	–
UNCERTAIN	–	–	–	7.1% (1)
	71.4% (10)	21.4% (3)	–	7.1% (1)

100% = 14
Lambda = 0.25000

RATED MEDIUM

HOW WOULD SUPERVISOR RATE YOU? GOOD	FAIR	POOR	UNCERTAIN
52.2% (12)	8.7% (2)	4.3% (1)	4.3% (1)
4.3% (1)	–	–	–
13.0% (3)	8.7% (2)	–	4.3% (1)
69.6% (16)	17.4% (4)	4.3% (1)	8.7% (2)

100% = 23
Lambda = 0.

RATED LOW

DOES SUPERVISOR UNDERSTAND?	HOW WOULD SUPERVISOR RATE YOU? GOOD	FAIR	POOR	UNCERTAIN
YES	25.0% (2)	50.0% (4)	—	—
NO	–	—	12.5% (1)	—
UNCERTAIN	–	12.5% (1)	—	—
	25.0% (2)	42.5% (5)	12.5% (1)	—

100% = 8
Lambda = 0.33333

HYPOTHESIS: THE LOWER THE NUMBER OF VISITS TO THE DOCTOR, THE HIGHER THE PERFORMANCE SCORE

FREQUENCY OF DOCTOR VISITS BY SUPERVISOR'S RATING, CONTROLLED BY AGE

AGES 60-65

# DOCTOR VISITS IN LAST YEAR:	HIGH RATING	MED. RATING	LOW RATING
NONE	10% (1)	10% (1)	—
1-2	—	50% (5)	10% (1)
3-5	—	—	10% (1)
6-10	—	—	—
MORE THAN 10	10% (1)	—	—
	20% (2)	60% (6)	20% (2)

100% = 10
Lambda = 0.50000

AGES 66-70

HIGH RATING	MED. RATING	LOW RATING
19.0% (4)	9.5% (2)	9.5% (2)
23.8% (5)	23.8% (5)	—
—	4.8% (1)	—
4.8% (1)	—	—
—	4.8% (1)	—
47.6% (10)	42.9% (9)	9.5% (2)

100% = 21
Lambda = 0.18182

AGES 71-75

# DOCTOR VISITS IN LAST YEAR:	HIGH RATING	MED. RATING	LOW RATING
NONE	8.3% (1)	—	—
1-2	—	41.7% (5)	—
3-5	—	—	16.7% (2)
6-10	—	8.3% (1)	—
MORE THAN 10	8.3% (1)	8.3% (1)	8.3% (1)
	16.7% (2)	58.3% (7)	25.0% (3)

100% = 12
Lambda = 0.60000

AGE 81 and above

HIGH RATING	MED. RATING	LOW RATING
—	—	—
—	—	—
—	—	100% (1)
—	—	—
—	—	—
—	—	100% (1)

100% = 1
Lambda = not computed

NOTE: NO RESPONDENTS IN 76-80 AGE CATEGORY.

HYPOTHESIS: THE HIGHER THE DEGREE OF EDUCATION, THE MORE SATISFIED THE CORP EMPLOYEE WILL BE WITH HIS EMPLOYMENT.

LEVEL OF EDUCATION By CHANGES IN SATISFACTION, CONTROLLED BY SEX

	MALE		FEMALE	
	MORE SATISFIED	NO CHANGE	MORE SATISFIED	NO CHANGE
EDUCATION:				
8th grade	10.5% (2)	—	20.0% (5)	4% (1)
SOME HIGH SCHOOL	10.5% (2)	10.5% (2)	20.0% (5)	4% (1)
HIGH SCHOOL GRAD.	15.8% (3)	—	12.0% (3)	4% (1)
SOME COLLEGE	15.8% (3)	10.5% (2)	12.0% (3)	8% (2)
COLLEGE GRADUATE	—	15.8% (3)	—	4% (1)
GRADUATE SCHOOL	—	10.5% (2)	8.0% (2)	4% (1)
	52.6% (10)	47.4% (9)	72.0% (18)	28% (7)

100% = 19
Lambda = 0.55556
(High association)

100% = 25
Lambda = 0.14286